

## Kentucky Occupational Skill Standards List

### 2003 Financial Services

<b>AA</b>		<b>APPLY MATH SKILLS</b>
AA	001	Sort and count currency and coins by denominations.
AA	002	Add, subtract, multiply, divide.
AA	003	Calculate percentages and rates.
AA	004	Compute simple and compound interest.
<b>AB</b>		<b>DEMONSTRATE LISTENING, ORAL, AND WRITTEN COMMUNICATION SKILLS</b>
AB	001	Demonstrate listening skills.
AB	002	Follow oral/written instructions.
AB	003	Use correct spelling, punctuation, and grammar.
<b>AC</b>		<b>USE PROBLEM SOLVING TECHNIQUES</b>
AC	001	Identify problems.
AC	002	Identify opportunities for applying problem-solving techniques.
AC	003	Use ideas and procedures to communicate, reason, and solve problems.
AC	004	Apply a system of problem solving and implement solutions.
<b>AD</b>		<b>APPLY GENERALLY ACCEPTED ACCOUNTING PRINCIPLES</b>
AD	001	Understand and apply the accounting equation.
AD	002	Define general accounting terms.
AD	003	Document and reconcile results of math calculations.
AD	004	Apply the concepts of maintaining a checkbook and reconciling a bank statement.
AD	005	Identify the components of a negotiable instrument.
<b>AE</b>		<b>POSSESS KNOWLEDGE OF BANK PRODUCTS AND SERVICES</b>
AE	001	Define credit and credit terms.
AE	002	Complete credit forms and applications.
AE	003	Possess general knowledge of the following: A. Checking B. Savings C. Loans D. Certificates of Deposit E. Investments F. IRAs G. Customer Services H. Trust Services I. ATMs J. Credit/Debit Cards
AE	004	Understand the Federal Reserve System.
AE	005	Understand the role of FDIC.
AE	006	Describe the check clearing system.
<b>AF</b>		<b>DISCUSS FINANCIAL SERVICE CAREERS</b>
AF	001	Define entry-level banking positions.
AF	002	Identify applicable skills for positions.
AF	003	Identify training needs for positions.
AF	004	Recognize organizational structure.
<b>EA</b>		<b>UNDERSTAND INTERPERSONAL RELATIONSHIPS</b>
EA	001	Match employee responsibilities to employer expectations.
EA	002	Define discrimination, harassment, and equity.
EA	003	Exhibit non-discriminatory behavior.
EA	004	Maintain confidentiality and sensitivity of company information.

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EA	005	Identify possible actions that may lead to customer dissatisfaction.
EA	006	Identify the relationship between customer satisfaction and company success.
EA	007	Interpret, clarify, and follow directions.
EA	008	Communicate with internal and external customers.
<b>EB</b>		<b>EXHIBIT WORK ETHIC</b>
EB	001	Implement responsibility of job position including exhibiting dependability and meeting organizationally defined expectations.
EB	002	Assume responsibility for productivity, decisions, and actions.
EB	003	Display enthusiasm and confidence about work and learning tasks.
EB	004	Dress appropriately and maintain personal hygiene.
EB	005	Act in a polite and respectful way towards co-workers.
EB	006	Complete tasks in an accurate and timely manner.
EB	007	Adhere to established company rules, regulations, and policies.
EB	008	Accept constructive criticism.
EB	009	Work with minimal supervision.
EB	010	Identify and practice good ethical behavior.
EB	011	Differentiate between good and poor business ethics.
EB	012	Explain the importance of a business' reputation.
EB	013	Exhibit ability to handle stress.
<b>EC</b>		<b>DEMONSTRATE EFFECTIVE TEAM SKILLS</b>
EC	001	Recognize the difference between a team-oriented workplace and a conventional workplace.
EC	002	Identify the characteristics of a diverse workplace.
EC	003	Understand team concepts.
EC	004	Identify various group processes and components of group dynamics.
EC	005	Apply facilitation skills in a group setting.
<b>OA</b>		<b>EXHIBIT KEYBOARDING/DATA ENTRY SKILLS</b>
OA	001	Demonstrate proficient speed and accuracy in use of 10-key.
OA	002	Demonstrate proficient speed and accuracy in use of keyboard.
OA	003	Establish a good habit of proofreading.
<b>OB</b>		<b>UTILIZE SOFTWARE APPLICATIONS</b>
OB	001	Produce documents integrating current word processing, database, and spreadsheet files.
OB	002	Create worksheets using spreadsheet commands, functions, and formulas.
OB	003	Understand or utilize electronic mail services.
<b>OC</b>		<b>PERFORM CLERICAL DUTIES</b>
OC	001	Maintain a calendar of appointments.
OC	002	Maintain customer/client files.
OC	003	Process, sort, and distribute postal and inter-office mail.
OC	004	Distribute literature to customers and prospects.
OC	005	Use reference tools.
OC	006	Prepare agenda for a meeting.
OC	007	Demonstrate proper telephone etiquette.
OC	008	Use proper etiquette when greeting customers and co-workers.
<b>OD</b>		<b>DEMONSTRATE TIME MANAGEMENT SKILLS</b>
OD	001	Schedule and follow work priorities.
OD	002	Organize workstation and space.
OD	003	Order and maintain inventory of forms and supplies.
OD	004	Assist others in performing tasks.
OD	005	Work with budgetary constraints.
OD	006	Practice time management skills.

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<b>OE</b>		<b>DEMONSTRATE MARKETING SKILLS</b>
OE	001	Develop and utilize cross-selling skills.
OE	002	Utilize resources available to answer customer questions in person or by telephone.
OE	003	Greet and assist customers.
OE	004	Outline and deliver an oral presentation.
<b>OF</b>		<b>PRACTICE SAFETY AND SECURITY PROCEDURES</b>
OF	001	Know the importance of securing cash and cash items.
OF	002	Identify valid currency.
OF	003	Recognize potential risk customers.
OF	004	Be attentive and aware of your surroundings.
OF	005	Understand the importance of audits and regulations.
<b>OG</b>		<b>PERFORM BANKING OPERATIONS</b>
OG	001	Open, close, and reconcile teller stations.
OG	002	Understand debits and credits.
OG	003	Verify cash transactions.
OG	004	Provide customers with their account information.
OG	005	Reconcile accounts with statements.
OG	006	Verify interest on accounts.
OG	007	Prepare customer deposit slips.
OG	008	Prepare cash in and cash out tickets.
OG	009	Process cash and checks for deposit.
OG	010	Process check with cash return for deposit.
OG	011	Recognize negotiable instruments.
OG	012	Process savings withdrawal.
OG	013	Receive loan application.
OG	014	Process loan requests.
OG	015	Accept loan payments.
OG	016	Understand the loan collection process.